

STATE OF WASHINGTON



OFFICE OF
INSURANCE COMMISSIONER

In the Matter of

Candis A. Meyer,

Licensee.

)
)
)
)
)

No. D 05 - 413

ORDER REVOKING LICENSE

To: Candis A. Meyer
12221 North Guinevere Drive
Spokane, WA 99218

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your license is **REVOKED**, effective November 3, 2005, pursuant to RCW 48.17.530 and 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING:

1. Candis A. Meyer ("Licensee") is a Washington insurance agent licensed to sell life and disability insurance with appointments from a number of companies. Licensee's former husband, James A. Meyer, was formerly licensed as a Washington insurance agent, and was the subject of eight OIC investigations and three disciplinary orders. James A. Meyer's license lapsed on June 23, 2005.
2. James A. Meyer sold insurance policies issued by companies from which he had no appointments and with which Licensee, Candis A. Meyer, was appointed. Licensee Candis A. Meyer then signed these applications and submitted them to the companies as the selling agent, falsely certifying, among other things, that she had personally discussed the coverage and its suitability with the applicants and that she had interviewed the applicants in person and had seen them sign the applications. In fact, Licensee had never met or talked to the applicants and the entire sale and transaction in each instance was handled by James A. Meyer.
3. According to one of the applicants to whom such insurance was sold, the coverage was misrepresented and the applicant's signature was forged on the application.

ORDER REVOKING LICENSE

No. D 05 - 413

Page 2

4. By letter dated July 5, 2005, the OIC directed Licensee to identify each consumer to whom she had sold insurance. Licensee failed to supply the requested information
5. The licensee violated the following regulations and provisions of the insurance code:
 - a.) The Licensee violated her agency appointments and knowingly participated in and aided James A. Meyer in falsely holding himself out as an agent for insurers with which he had no appointment in violation of RCW 48.17.010 and RCW 48.17.530(1).
 - b.) The licensee violated RCW 48.30.210 by making false and misleading statements or impersonations in applications for insurance.
 - c.) By failing to answer the OIC's inquiry, the licensee violated RCW 48.17.475.

By reason of your conduct, and your violations of RCW 48.17.010, 48.17.530, 48.30.210, and 48.17.475 you have shown yourself to be, and are so deemed by the Commissioner, untrustworthy and a source of injury and loss to the public and not qualified to be an insurance agent in the State of Washington. Accordingly, your license is revoked pursuant to RCW 48.17.530 (1) (b), (e) and (h).

IT IS FURTHER ORDERED that you return your insurance agent's license certificate to the Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

ORDER REVOKING LICENSE

No. D 05 - 413

Page 3

Please send any demand for hearing to Insurance Commissioner, attention John Hamje, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ENTERED AT TUMWATER, WASHINGTON, this 14th day of October, 2005.

MIKE KREIDLER
Insurance Commissioner

By

JOHN F. HAMJE
Deputy Insurance Commissioner
Consumer Protection Division

Investigator: Tom Talarico

DECLARATION OF MAILING

I certify under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery of a true copy of this document to **Candis A. Meyer**.

Dated: October 14, 2005
At Tumwater, Washington

Victoria Meyer